

Information to identify the case:

Debtor 1	Clair F. Andrews	Social Security number or ITIN xxx-xx-1953
	First Name Middle Name Last Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN _____
	First Name Middle Name Last Name	EIN _____
United States Bankruptcy Court District of New Jersey		
Case number: 19-18130-JNP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Clair F. Andrews

6/26/24

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Clair F. Andrews
Debtor

Case No. 19-18130-JNP
Chapter 13

District/off: 0312-1
Date Rcvd: Jun 27, 2024

User: admin
Form ID: 3180W

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Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 29, 2024:

Recip ID	Recipient Name and Address
db	+ Clair F. Andrews, 2411 Chestnut Lane, Riverton, NJ 08077-3803
cr	+ NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER., Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
518221627	+ Discover Loans, Great Lakes, P.O. Box 3059, Milwaukee, WI 53201-3059
518297066	+ Goldman Sachs Mortgage Co., LLC, 555 S. Federal Hwy #200, Boca Raton, FL 33432-6033
518198760	+ Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 27 2024 21:59:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jun 27 2024 21:59:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518249830	Email/PDF: bncnotices@becket-lee.com	Jun 27 2024 22:04:17	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518197080	+ Email/PDF: bncnotices@becket-lee.com	Jun 27 2024 22:16:47	Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
518682212	Email/Text: Bankruptcy.RI@Citizensbank.com	Jun 27 2024 21:56:00	Citizens Bank N.A., One Citizens Bank Way Mailstop JCA115, Johnston, RI 02919
518227830	Email/Text: Bankruptcy.RI@Citizensbank.com	Jun 27 2024 21:56:00	Citizens Bank N.A., One Citizens Bank Way Mail Stop JCA115, Johnston, RI 02919
518255708	EDI: DISCOVER	Jun 28 2024 02:12:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518197081	Email/Text: FirstmarkAccountMa@firstmarkservices.com	Jun 27 2024 21:56:00	Fm/citizens/nelnet, 121 South 13th Street, Lincoln, NE 68508
518221842	+ Email/Text: bncmail@w-legal.com	Jun 27 2024 22:00:00	FOUNDATION FINANCE COMPANY, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
518197082	+ Email/Text: administrative@foundationfinance.com	Jun 27 2024 22:00:00	Foundation F, 7802 Meadow Rock Drive, Weston, WI 54476-5262
518221626	EDI: JPMORGANCHASE	Jun 28 2024 02:12:00	Chase, P.O. Box 1423, Charlotte, NC 28201 - 1423
518405683	Email/PDF: resurgentbknotifications@resurgent.com	Jun 27 2024 22:04:32	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518405684	+ Email/PDF: resurgentbknotifications@resurgent.com	Jun 27 2024 22:05:28	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC

District/off: 0312-1

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518322726	+ Email/Text: nsm_bk_notices@mrc cooper.com	Jun 27 2024 21:57:00	29603-0587, L VNV Funding LLC, c/o Resurgent Capital Services 29603-0587
518197083	+ Email/Text: nsm_bk_notices@mrc cooper.com	Jun 27 2024 21:57:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, Bankruptcy Department, P.O. Box 619096, Dallas, TX 75261-9096
518197084	+ EDI: NAVIENTFKASMSERV.COM	Jun 28 2024 02:12:00	Nationstar/mr Cooper, 350 Highland, Houston, TX 77009-6623
518311114	EDI: NAVIENTFKASMSERV.COM	Jun 28 2024 02:12:00	Navient, Po Box 9655, Wilkes Barre, PA 18773-9655
518326713	EDI: PRA.COM	Jun 28 2024 02:12:00	Navient PC TRUST c/o, Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640
518197085	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jun 27 2024 22:01:00	Portfolio Recovery Associates, LLC, C/O synchrony Bank, POB 41067, Norfolk VA 23541
518197086	+ Email/Text: servicing@svcfinc.com	Jun 27 2024 21:58:00	Select Portfolio Svcin, Po Box 65250, Salt Lake City, UT 84165-0250
518197087	+ Email/PDF: SoFiBKNotifications@resurgent.com	Jun 27 2024 22:04:59	Service Finance Compan, 555 S Federal Hwy Ste 20, Boca Raton, FL 33432-5505
518316580	+ Email/PDF: SoFiBKNotifications@resurgent.com	Jun 27 2024 22:05:42	SfIndcorp, 2750 E Cottonwood Pkwy, Cottonwood Heights, UT 84121-7284
518197088	+ EDI: SYNC	Jun 28 2024 02:12:00	SoFi Lending Corp, One Letterman Dr Bldg A Ste 4700, San Francisco, CA 94129-1518
518198760	^ MEBN	Jun 27 2024 21:42:44	Syncb/care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
518330807	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jun 27 2024 22:01:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518197089	+ EDI: WFFC2	Jun 28 2024 02:12:00	Towd Point Mortgage Trust 2018-SJ1 et al., c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
518239467	+ EDI: WFFC2	Jun 28 2024 02:12:00	Wells Fargo Bank Nv Na, Po Box 94435, Albuquerque, NM 87199-4435
			Wells Fargo Bank, N.A., 435 Ford Road, Suite 300, St. Louis Park, MN 55426-4938

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518288018	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0312-1

User: admin

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Form ID: 3180W

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Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 26, 2024 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Demetrius J. Parrish, Jr.	on behalf of Debtor Clair F. Andrews djpesq@gmail.com r60715@notify.bestcase.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Kevin Gordon McDonald	on behalf of Creditor Towd Point Mortgage Trust 2018-SJ1 U.S. Bank National Association, as Indenture Trustee kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com
Melissa N. Licker	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper mlicker@hillwallack.com HWBKnewyork@ecf.courtdrive.com
Phillip Andrew Raymond	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper phillip.raymond@mccalla.com mccallaecf@ecf.courtdrive.com
Phillip Andrew Raymond	on behalf of Creditor Nationstar Mortgage LLC phillip.raymond@mccalla.com mccallaecf@ecf.courtdrive.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8